

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
**Gallagher, Charles M.**  
**Gallagher, Rachael L.** : **15-14525 amc**  
**Debtors/Plaintiffs** : **Adversary No. 16-66**  
  
v. :  
  
**Wells Fargo Bank, N.A.**  
**Defendant**

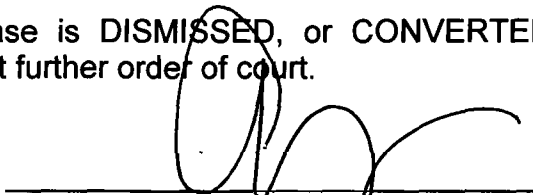
**ORDER**

**AND NOW**, upon consideration of the Plaintiffs Motion for a default Judgment and after notice and hearing,

it is hereby **ORDERED** and **DETERMINED** that:

1. The Motion is **GRANTED**;
2. The value of the interest of Defendant in the estate's interest in 850 Skelp Level Road, West Chester, PA 19380 is \$0.00 and the Defendant's allowed secured claim is \$0.00.
3. To the extend that the Defendant's proof of claim has been **DISALLOWED** as a secured claim, is it **ALLOWED** as a general unsecured claim. See 11 U.S.C. Section 506 (a).
4. Pursuant to 11 U.S.C. Section 506 (d), but subject to 11 U.S.C. Sections 348(f)(1) and 349(b)(1)(C), any lien held by the Defendant that secured this claim is **VOID**.
5. In the event that this case is **DISMISSED**, or **CONVERTED** to chapter 7, Paragraph 4 is **VACATED** without further order of court.

Dated: 5/24/16

  
\_\_\_\_\_  
Bankruptcy Judge

JOHN L. MCCLAIN & ASSOCIATES, PC  
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William C. Miller, Trustee

P.O. Box 40119  
Philadelphia, PA 19106

Wells Fargo Bank, N.A.  
420 Montgomery Street  
San Francisco, CA 94104  
ATTN: John Stumpf, CEO

Kimberly A Bonner, Esquire  
Counsel for Wells Fargo Bank, N.A.  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028

Wells Fargo Bank, N.A.  
Home Equity Group  
1 Home Campus X2303-01A  
Des Moines, IA 50328-0001  
ATTN: Sara Morgan, VP per proof of claim filed

Gallagher, Charles M.  
Gallagher, Rachael L.  
850 Skelp Level Road  
West Chester, PA 19380